

FAMILIES FIRST: THE 2000 DEMOCRATIC AGENDA

Top Five Priorities in the Democratic Agenda

Democrats want to address real problems affecting Americans by strengthening Social Security and Medicare, by providing seniors access to affordable prescription drug coverage, by improving the nation=s public schools, and by making sure that doctors and patients together, not insurance companies, make health care decisions.

These are the issues that define us as Democrats and most clearly outline our goals for strengthening American families.

The top five priorities in the Democratic agenda address the concerns families wrestle with everyday around their kitchen tables: preparing for retirement; having access to quality health care, including prescription drugs; providing a high-quality education for their children; and being able to meet such critical needs as college tuition, long-term care and child care costs. These top five priorities are:

- ! **Invest the Surplus To Strengthen Social Security and Medicare and Pay Off the Debt.** We will guarantee that 100% of the Social Security surplus will be saved for Social Security, extend the solvency of Social Security until 2050 and the solvency of Medicare until 2025, and completely eliminate the publicly-held debt by 2013.
 - ! **Protect and Modernize Medicare and Provide An Affordable Prescription Drug Benefit for All Seniors.** We will create a new prescription drug benefit under the Medicare program, which will be voluntary and will be available and affordable to all Medicare beneficiaries.
 - ! **Help Communities to Improve Public Education.** We will continue our efforts to help local communities to improve public education, through more quality teachers, smaller classes, greater accountability, higher standards, and modern schools.
 - ! **Pass A Real, Enforceable Patients= Bill of Rights.** We will pass a real, enforceable Patients= Bill of Rights that returns medical decisions to doctors and protects HMO patients from insurance company abuses.
 - ! **Enact Responsible Tax Cuts That Support Families and Provide Educational Opportunity.** We will enact fiscally-responsible tax cuts that are targeted at rewarding work, increasing access to higher education, supporting families, promoting retirement savings, and securing affordable health care.
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More Detailed Description of Proposals in the Agenda

Invest the Surplus to Strengthen Social Security and Medicare, and Pay Off the Debt by 2013

Strengthen Social Security and Medicare

Democrats call for a fiscally-responsible budget that puts Social Security and Medicare first B before massive, reckless tax cut schemes. Specifically, Democrats propose investing the surplus in strengthening the Social Security and Medicare Trust Funds.

First, Democrats call for guaranteeing that 100% of the Social Security surplus will be saved for the Social Security program. Under the Democratic proposal, there would be a lock-box for Social Security that would lock away the entire Social Security surplus for Social Security and debt reduction.

Second, Democrats would ensure that the benefits of the debt reduction that are due to Social Security are used to extend the life of Social Security. Democrats would do this by devoting the entire Social Security surplus to debt reduction and then earmarking the interest savings from this debt pay-down to Social Security. These transfers would extend the life of Social Security to 2050. By contrast, the Republican lockbox proposals fail to extend the life of Social Security by even one day.

Third, Democrats would reserve a portion of the non-Social Security surplus to strengthen the Medicare program. Specifically, Democrats call for dedicating \$299 billion of the surplus to Medicare over 10 years B which not only extends the life of the financial health of the Trust Fund through 2025, but also reduces publicly-held debt since these funds would not be available for tax cuts or other spending.

Pay Off the Debt by 2013

As a corollary of investing the surplus in strengthening Social Security and Medicare, Democrats propose completely paying off the publicly-held debt by 2013.

Under the Democratic initiative, federal debt held by the public will be completely eliminated in just 13 years. Indeed, under the Democratic proposal, publicly-held debt will be slashed from 36% of GDP today to 21% of GDP in 2005 to 7% in 2010 C and then will be completely eliminated by 2013. Federal Reserve Chairman Alan Greenspan has explained the importance of reducing the public debt: A[Under the Clinton plan,] we are reducing the public debt and that is a very important element in sustaining economic growth. As the debt goes down, so do long-term interest rates,

so do mortgage rates, and indeed economic growth would be materially enhanced as a consequence.@

As Chairman Greenspan pointed out, American consumers benefit as debt reduction leads to lower interest rates B resulting in lower mortgage payments, lower car payments, and lower student loan payments. In addition, reducing and then eliminating the publicly-held debt leads to reducing and then eliminating the interest payments of the federal government. In FY 1999, net interest payments made up 14% of the federal budget C almost as high as national defense (which was 15%). Under the Democratic proposal, net interest payments will only be 3% of the federal budget by 2010 and will be completely eliminated by 2013.

Ensure Quality, Affordable Health Care for All Americans

Protect and Modernize Medicare, Including the Addition of A Voluntary Prescription Drug Benefit

Democrats call for strengthening and modernizing Medicare B including extending the solvency of Medicare until at least 2025. Democrats also call for making Medicare more efficient and competitive, such as through the use of market-oriented purchasing and quality improvement tools to improve care and constrain costs.

In addition, in improving Medicare, Democrats have a plan to provide a voluntary, universal prescription drug benefit under Medicare. Today, three out of four Medicare beneficiaries lack decent, dependable, private-sector coverage of prescription drugs. Many seniors have to choose between food and the medicine they need. Under this Democratic proposal, this new prescription drug benefit would be available and affordable to all Medicare beneficiaries. Low-income beneficiaries would receive partial to full subsidies for the premium and co-payments, based on a sliding scale.

Pass A Strong, Enforceable Patients= Bill of Rights

Democrats are united in calling for enactment of the Dingell-Norwood Patients= Bill of Rights, which is designed to improve the access of Americans to quality health care. This legislation would provide important, enforceable health care consumer protections for Americans both in managed care and traditional health plans.

First, the Dingell-Norwood Patients= Bill of Rights would cover all 161 million Americans in private health plans. Second, it would also provide a comprehensive set of strong patient protections, including ensuring that medical decisions are made by doctors and patients and not insurance company bureaucrats; ensuring direct access to specialists; ensuring continuity of care; guaranteeing timely internal appeals, as well as independent external appeals, when plans deny care; and making plans legally accountable for decisions that lead to serious injury or death.

Although the Dingell-Norwood bill passed the House in October by a strong bipartisan vote of 275 to 151, the House and Senate GOP leadership are still working overtime to kill it in conference committee. Hence, in 2000, enactment of this important initiative will remain a top health care priority for Democrats.

Provide Affordable Health Insurance Coverage to Uninsured Americans

Democrats are united in promoting an historic, new 10-year, \$110 billion initiative that would dramatically expand access to affordable health insurance. The initiative would be the largest public investment in health insurance since the creation of Medicare in 1965.

First, this initiative would devote \$76 billion over ten years to making the parents of low-income children also eligible for the State Children=s Health Insurance Program (S-CHIP). This expansion would help reduce the growing number of low-income adults who are without health insurance. Second, the initiative would accelerate the enrollment of uninsured children in both S-CHIP and Medicaid, by such steps as expanding the sites authorized to enroll children in both programs and improving outreach efforts. Third, the initiative would provide a 25% tax credit for ACOBRA health insurance premiums paid by workers between jobs. Fourth, the initiative would expand health insurance among the nearly-elderly by allowing people ages 62 through 65 and displaced workers between ages 55 to 65 to pay premiums to buy into the Medicare program, and would provide a tax credit equal to 25% of the premium.

Improve Quality of Care by Preventing Medical Errors

Democrats are also calling for action to ensure that the medical community has put in place a strong system of safeguards to prevent needless injury and death from medical error. Democrats believe that appropriate ways must be developed to collect information on medical errors and that measures must be found to identify problem areas.

Protect Privacy

Protect Americans= Personal Privacy

Democrats are calling for steps to be taken to empower consumers to protect and control the privacy of their personal, financial and medical records. For example, Democrats are working to give consumers better control over their medical records, including providing consumers the right to see a copy of their medical records; the right to request a correction to their medical records; the right to obtain documentation of disclosures of their health information; and new penalties for violation of these rights.

Democrats are also calling for better protecting the privacy of financial records. It was Democrats who were the driving force behind the inclusion of financial privacy

protections in the Financial Service Modernization legislation signed into law in 1999. These protections gave consumers, for the very first time, the right to know if their financial institution intends to share their financial data, and the right to stop private information from being shared with outside institutions. Democrats are now calling for additional steps to be taken to make sure that consumers have meaningful choices about how their personal information is shared within corporate conglomerates.

Prevent Genetic Discrimination

Progress in genetics has helped researchers and health care providers to detect health disorders; however, it can also be misused to discriminate against or stigmatize individuals. Therefore, Democrats are calling for steps to be taken to ensure that genetic information used to help predict, prevent, and treat diseases will not be used to discriminate against Americans seeking employment, being evaluated for a promotion, or purchasing health insurance. The privacy of individuals' genetic information must be fully protected.

Improve Public Education with Quality Teachers, Smaller Classes, Greater Accountability and Modern Schools

Recruit and Train High-Quality Teachers and Principals

Democrats are committed to the goal that children in every community have highly-qualified and well-trained teachers. Therefore, Democrats are seeking a new \$1 billion Teacher Quality Initiative to recruit, train, and reward good teachers. Democrats are promoting this initiative to ensure schools have the highly-qualified teachers needed to improve student performance.

For one thing, this new initiative would give grants to states and local school districts to fund high-quality, standards-based professional development for teachers. The initiative also includes such new proposals as: 1) a \$50 million initiative to award grants to high-poverty school districts to help them attract and retain high-quality teachers through better pay and higher standards; 2) a \$50 million initiative to reward school districts that have made exceptional progress in reducing the number of uncertified teachers and out-of-field teachers; and 3) a \$75 million Hometown Teacher Recruitment initiative to provide financial assistance for students who pursue a bachelor's degree with the goal of teaching in high-need communities after graduation.

Reduce Class Size

In 1998, Democrats put forward a Class Size Reduction Initiative C which involves helping local school districts hire 100,000 new, well-qualified teachers over seven years (FY 1999-FY 2005) in order to reduce the average class size in the early grades

to 18 students per classroom. Democrats have fought for this initiative to reduce class size in the early grades because this initiative will: 1) raise the level of student achievement; 2) improve classroom discipline; and 3) better ensure that children are receiving the personal attention they need.

In 1998, after strong resistance from congressional Republicans, the Clinton Administration and congressional Democrats were able to win \$1.2 billion for first-year funding of the Class Size Reduction Initiative for FY 1999. Then, in 1999, after further strong resistance from Republicans, the Clinton Administration and congressional Democrats were able to win \$1.3 billion for second-year funding for FY 2000.

For FY 2001, congressional Democrats and the Clinton Administration are determined to vigorously fight for \$1.75 billion as the third installment in this seven-year program. This third year installment of \$1.75 billion would allow school districts to fund 49,000 teachers for FY 2001.

Require Accountability and Higher Standards

Democrats believe that all children deserve to attend high-quality public schools. Therefore, Democrats are supporting several accountability initiatives. These accountability initiatives are designed to hold students, teachers, and schools accountable to high standards and ensure that school districts and states obtain results in their efforts to provide a high-quality education.

One key accountability initiative is seeking to nearly double funding (from \$134 million in FY 2000 to \$250 million in FY 2001) for the Accountability Fund under Title I B a fund used to help states hold school districts and schools accountable for raising student achievement. This funding is used by states and localities to turn around low-performing schools through a variety of approaches, including overhauling the curriculum, improving staffing, and bringing in new management and staff. Funds are also used to provide public school choice options to students in failing schools.

Build and Repair Schools

Democrats know that, in order for students to learn and compete in the global economy, America=s schools must be well-equipped and up-to-date C and they must be able to accommodate smaller class sizes.

As a result, Democrats are supporting an initiative providing federal tax credits to pay interest on \$25 billion in bonds to build and modernize public schools. This initiative would have a dramatic impact on helping school districts and states meet their unmet construction and modernization needs. It is estimated that these federal tax credits would help local districts build or modernize approximately 6,000 schools across the country. Democrats are also supporting a new initiative to provide \$1.3 billion in loans and grants to high-poverty school districts unable to afford urgent, essential school repairs. Most of this new funding would subsidize seven-year no-interest loans to leverage nearly \$6.7 billion for roughly 8,300 new school renovation projects.

Expand Educational Technology

Democrats are seeking increased funding to meet the goal that all classrooms and school libraries across the country have computers and all classrooms and school libraries across the country are connected to the Internet by the year 2001. As President Clinton has pointed out, if we achieve this goal, AFor the first time in our history, children in the most isolated rural town, the most comfortable suburb, and the poorest inner-city schools will have the same access to the same universe of knowledge.@

Democrats also support enhanced resources for technology training for teachers, so that teachers can teach effectively using the new educational technologies, as well as enhanced resources to help schools develop strategies for successfully integrating technology into the curricula. In addition, Democrats support ensuring Internet access for schools and libraries by protecting their AE-rate@ discounts.

Promote Lifelong Learning

Democrats are also calling for promoting lifetime learning by expanding educational opportunities throughout life B from preschool to career-related training courses. For one thing, Democrats call for building the foundation for the long-term goal of universal preschool by dramatically expanding Head Start B ensuring one million children in Head Start by 2002. Democrats also call for significantly expanding the Lifetime Learning tax credit enacted in 1997 B by giving families the option to claim a tax deduction or a tax credit on up to \$10,000 of tuition and fees for any postsecondary education including college, graduate school, or training courses B allowing families up to \$2,800 annually in tax relief. Democrats also call for increasing support for college access by enhanced grants and loans.

Cut Taxes for Working Families

Support Families

Democrats have proposed a series of tax cuts that would support families. First, Democrats are promoting a \$3,000 tax credit to support families with long-term care needs. This initiative, for the first time, acknowledges and supports millions of Americans with long-term care needs or the family members who care for and house their ill or disabled relatives. Second, Democrats are proposing making child care more affordable by making the Child and Dependent Care Tax Credit refundable for the first time, increasing the level of the credit, and extending the credit to families who stay at home with their children. In addition, Democrats are proposing a new tax credit for businesses that provide child care services to their employees. Third, Democrats have put forward marriage penalty relief that B unlike the GOP proposal B is targeted at middle-income families (rather than the wealthy). Fourth, Democrats are calling for alternative minimum tax (AMT) relief for middle-income families, who

were never intended to pay the AMT.

Reward Work

Democrats want to enact tax cuts that reward work. For example, Democrats are calling for expanding the Earned Income Tax Credit by \$21 billion over the next ten years. The Earned Income Tax Credit is designed to reward work by ensuring that families are better off working than being on welfare. This Democratic proposal would expand by \$500 a year the maximum credit for families with three or more children, for a new cap of \$4,491; enable eligible families to save for retirement without being penalized; and ease the so-called marriage penalty that affects some couples earning low wages.

Secure Affordable Health Care

Democrats are also calling for tax cuts targeted at expanding access to affordable health insurance. For example, Democrats are proposing tax credits for the near-elderly to buy into Medicare and for workers between jobs to continue their insurance. Democrats are also proposing new tax credits for small businesses offering health insurance.

Promote Retirement Savings

One of the important tax cuts Democrats are proposing is the new Retirement Savings Accounts. These Retirement Savings Accounts would provide matching contributions for low- and moderate-income families saving for retirement. A person who participated for 40 years in this savings program could accumulate over \$266,000 B enough to produce \$24,000 a year of income in retirement. Second, Democrats are also proposing giving new tax credits to small businesses providing pension coverage to their employees.

Increase Access to Higher Education

Finally, Democrats are promoting an historic 10-year, \$30 billion College Opportunity Tax Cut to provide tax relief for millions of families struggling to make college more affordable. When fully phased in, this Democratic proposal would give families the option to claim a tax deduction or a tax credit on up to \$10,000 of tuition and fees for any postsecondary education including college, graduate school, or training courses.

In general, the proposal would provide up to \$2,800 annually in tax relief per family. The College Opportunity Tax Cut builds on the Lifetime Learning tax credit that the President signed into law in 1997.

Make Our Communities and Schools Safer

Put More Police on the Streets

In February 1999, President Clinton unveiled the COPS II Initiative, which would provide \$6.4 billion over five years to help local communities hire or redeploy an additional 50,000 cops on the beat by 2005. This initiative builds on the success of the original COPS Initiative, which was enacted by a Democratic Congress in 1994 and which, by mid-1999, had funded an additional 100,000 cops on the beat, around the country. The original COPS initiative, supported by law enforcement organizations all across the country, has been one of the most successful and popular federal programs ever created.

In November 1999, after strong resistance from congressional Republicans, the Clinton Administration and congressional Democrats were able to win \$900 million for first-year funding for the COPS II Initiative. For FY 2001, congressional Democrats and the Clinton Administration are determined to vigorously fight for \$1.3 billion for COPS II B \$400 million above the FY 2000 appropriation B in order to keep on the path to 50,000 more police officers on the streets by 2005.

Keep Guns and Drugs Out of Our Schools

Democrats are committed to empowering communities and parents to reduce school violence by providing resources to make every school gun-free, violence-free and drug-free. For example, Democrats are calling for \$650 million for the Safe and Drug-Free School program in FY 2001 B \$50 million over the FY 2000 appropriation. The Safe and Drug-Free School program B which congressional Republicans have attempted to eliminate several times over the last five years B is the only federal program providing local school districts resources to combat crime, violence and drugs in their schools. Democrats are also proposing expanding the number of School Resource Officers placed in the schools to improve school safety.

Expand After-School Programs

Democrats are seeking to help prevent youth violence by dramatically expanding safe after-school opportunities for our young people. Specifically, Democrats are proposing more than doubling the funding for the 21st Century Community Learning Center Program C from \$453 million in FY 2000 to \$1.0 billion in FY 2001. This program gives local school districts funds to operate academically-enriched after-school and summer school programs. This program provides students with such adult-supervised, after-school activities as academic enrichment, tutoring, recreation and other similar activities. This Democratic initiative responds to the millions of parents across the country who want their children to meet high standards and to stay safe and secure when the school day ends. Today, over 28 million school-age children have both parents or their only parent in the workforce. Of these, at least five million children are Alatchkey children,@ with no adult supervision in the after-school hours.

Keep Guns Out of the Hands of Criminals

Democrats are calling for an historic \$280 million gun enforcement initiative B the largest national gun enforcement initiative in history. The initiative includes funding for

500 new ATF agents and inspectors B with new agents to crack down on violent gun criminals and illegal gun traffickers and new inspectors to target unscrupulous gun dealers who supply firearms to criminals and juveniles. The initiative also includes funding for 1,000 new state and local gun prosecutors to work closely with communities, law enforcement and federal prosecutors on gun-related crimes. In addition, it includes funding for over 100 more federal gun prosecutors in the offices of U.S. Attorneys in high gun crime areas across the nation.

Continue and Expand The Violence Against Women Act

With the enactment of the Violence Against Women Act in 1994 by a Democratic Congress, the Federal Government adopted a comprehensive approach to fighting violence against women, which combined tough new criminal penalties with flexible grant programs to help women and children who are victims of crime. Democrats are committed to continuing and expanding the Violence Against Women Act in order to add vital new protections for women and children victimized by violence in their homes and on the streets.

Stop Hate Crimes

Democrats are also committed to building on the current federal hate crimes law by enacting a measure that would expand the cases in which the Justice Department can prosecute individuals for violent crimes motivated by race, color, religion and national origin, and would provide a new ground for prosecutions for crimes motivated by the victim=s sexual orientation, gender and disability. A sensible solution to violence born of hate, this measure would not trample on the rights of states to prosecute hate crimes, and it would not hamper free speech. Democrats believe this legislation must be passed before one more tragic incident occurs.

Support Working Families

Raise the Minimum Wage

Democrats are once again determined to fight to raise the minimum wage by a dollar over two years C raising it from \$5.15 an hour to \$6.15 an hour. Both in 1998 and in 1999, congressional Republicans blocked proposals to increase the minimum wage. Throughout the 1980s, due to the adamant opposition of a Republican Administration to any increase, the minimum wage was frozen at \$3.35 an hour. As a result of being frozen in place for almost ten years, despite recent modest increases, the minimum wage still lags far behind inflation. Indeed, the purchasing power of the current minimum wage is now 26% below what it was in 1968.

It should be a basic tenet of economic policy in the U.S. that those who work full-time should not have to live in poverty -- and yet, the minimum wage remains a poverty wage. Indeed, a single mother with two children working at today=s minimum wage earns just \$10,700 a year C \$2,600 below the poverty line. This Democratic proposal will better enable low-income workers to share in the general increase in economic

prosperity that the country has experienced over the last seven years.

Ensure Equal Pay

Currently, women earn only 75 cents for every dollar earned by a man. Democrats are supporting an Equal Pay Initiative, that would help close the gap between the wages earned by men and women. This initiative calls for stiffer enforcement and enhanced remedies under the Equal Pay Act of 1963 C the act that made it illegal to pay different wages to women and men doing the same work.

This Democratic initiative provides greater resources for the Equal Employment Opportunity Commission, to enhance enforcement of the Equal Pay Act. The initiative also toughens the remedy provisions of the Equal Pay Act by allowing compensatory and punitive damages when appropriate. The Equal Pay Act currently only provides for liquidated damages and back pay awards, which tend to be very insubstantial. The initiative would thereby put gender-based wage discrimination on equal footing with wage discrimination based on race or ethnicity, for which uncapped compensatory and punitive damages are already available.

Expand Access to Child Care

Democrats are supporting an initiative to improve the accessibility of child care for low-income working families by expanding the Child Care and Development Block Grant. The Child Care and Development Block Grant is the primary federal subsidy program to help low-income working families pay for child care C enabling low-income parents to go to work. Currently, millions of families who are eligible for assistance with their child care costs are not receiving any help. This Democratic initiative calls for significantly expanding funding for the Child Care and Development Block Grant B from \$1.2 billion in FY 2000 to \$2.0 billion in FY 2001. This will enable the program to provide child care subsidies to nearly 150,000 more children next year.

Democrats are also calling for improving the quality of child care through such steps as scholarships and training for child care providers, resource and referral for parents, monitoring and inspection of providers, networks for family day care providers, and linkages to Head Start, to name a few. (Democrats are also proposing targeted tax cuts in the area of child care; see ACut Taxes for Working Families@ above.)

Extend Prosperity

Democrats are calling for extending the nation=s unprecedented prosperity to economically underserved markets by expanding empowerment zones and encouraging private investment in our poorest urban and rural communities. For example, Democrats are calling for creating an additional ten new empowerment zones around the country B eight urban and two rural. By offering tax incentives to new businesses, existing empowerment zones have been successful in stimulating investment and creating tens of thousands of new jobs in areas once economically-

blighted.

Encourage Responsible Fatherhood

Democrats also support policies to encourage responsible fatherhood and help noncustodial parents stay involved in their children's lives. Policies to encourage responsible fatherhood include strengthening child support enforcement, with such steps as increasing the amount of child support that gets paid directly to poor families and streamlining the process for establishing child support orders; helping to put non-custodial parents who owe child support to work and helping engage them in the lives of their children; and establishing a nationwide clearinghouse where states and local communities can share information and resources on promising responsible fatherhood models, such as father-to-father mentoring.

Save Family Farms

Democrats are also calling for reforming our farm policy in order to provide a meaningful safety net for the nation's family farmers. The year 1999 was the second year of a major recession in the agricultural economy with low commodity prices causing thousands of farm bankruptcies and severely depressed farm incomes. America's family farmers deserve to know that at the end of a hard day's work and delivering a successful crop that they will have the income to pay their bills. Hence, Democrats will work hard to ensure that steps are taken to reform the farm safety net for family farmers in 2000.

Secure Retirement for Seniors and Protect Pensions

Enforce Nursing Home Standards

Protecting elderly and disabled Americans from abuse and neglect is one of Democrats' highest priorities. Although many nursing homes provide top-quality care, far too many are violating minimum federal standards for adequate care and endangering the health of their residents.

Democrats support the assurance of quality care and the enforcement of quality standards in nursing homes. Aggressive new steps are needed to enforce high standards for health and safety, including: improving inspections, increasing accountability for violations of standards, and providing the resources necessary for positive steps to meet those standards. Democrats will also work with the Health and Human Services Department to develop long-term solutions to problems with staffing and resources that might jeopardize quality and safety in our nation's nursing homes.

Expand Pension Benefit Coverage

More than 51 million working Americans, more than half our labor force, do not have

private pension coverage. Low-income workers and those employed by small firms are the least likely to have pensions. Democrats are proposing a Pension Reform Initiative that would expand pension benefit coverage through such provisions as: 1) creating a new SMART plan to make it easier for small businesses to start private pension plans that provide predictable and secure benefits; 2) creating a new system to help workers build their own retirement savings through direct deductions from their paychecks into an IRA; and 3) providing a tax credit of up to \$1,000 for three years to help small businesses cover the cost of setting up new pension plans.

The Democratic Pension Reform Initiative also encourages pension portability through such provisions as shortening the vesting period for employees who have 401(k) plans from five years to three years in most cases and making rollovers easier between 401(k) plans and other similar plans. It also strengthens pension security through establishing greater safeguards to prevent corporations from raiding their employees' pension plans; creating stricter requirements for audits of plan assets and how companies invest those assets; and prohibiting employers from making credit card loans against pension assets.

Strengthen Women=s Retirement Security

In addition, current pension laws were written well before women made up a significant portion of the workforce. As a result, they do not address unique problems women face. The Democratic Pension Reform Initiative increases pension equity for women through such provisions as: 1) a provision to allow workers to count time taken under the Family and Medical Leave Act toward their retirement benefits; 2) new requirements to ensure that women are not denied their share of their husbands= retirement benefits; 3) new safeguards to ensure that pension benefits are considered when a couple divides assets upon divorce; and 4) a new women=s pension information hotline.

Protect the Environment, Preserve Our Lands Legacy, and Help Build Livable Communities

Protect Our Environment and Our Families= Safety

Ensure Clean Air and Safe Food

Over the last seven years, great strides have been made in improving the quality of the air we breathe. For example, the number of metropolitan areas not in compliance with federal ozone standards has been cut from 98 areas in 1993 to 38 areas today. In order to build on previous successes, Democrats are proposing \$85 million in FY 2001 for a new Clean Air Partnership Fund for state and local projects that reduce both greenhouse gases and air pollutants like soot and smog.

In order to better ensure safe food, Democrats are supporting a 19% increase over the FY 2000 level for funding for the interagency Food Safety Initiative B for a total of \$422 million in FY 2001. This includes additional funding to allow the FDA to conduct annual inspections of 100% of high-risk food establishments; expand the number of imported food exams; improve research and risk assessment (particularly regarding methods for predicting risk associated with foodborne pathogens); and expand surveillance and education activities.

Strengthen Clean Water Protections

The Clinton Administration=s Clean Water Action Plan, unveiled in 1998, is targeted on three remaining challenges for restoring and protecting the nation=s waterways: 1) helping states and communities curb runoff from farms and city streets; 2) reducing exposure to harmful organisms and toxic contaminants in drinking water and fish; and 3) promoting community-based watershed management in partnership with landowners and affected industries. Democrats are seeking third-year funding for the Clean Water Action Plan of \$2.4 billion C an increase of \$428 million, or 21%, over the FY 2000 level. This funding level, among other things, will help fund efforts to help farmers reduce runoff from animal feed lots and help states and local communities

protect their coasts from the pollution that leads to degradation.

Continue Accelerated Toxic Waste Cleanup and Make Polluters Pay

The Clinton Administration has completed more toxic waste cleanups in seven years than Republican Administrations completed in the previous 12. Democrats are proposing to accelerate the pace of toxic waste cleanups even further with the goal of achieving the cleanup of 900 toxic waste sites by the end of the year 2002. Democrats are also going to work to ensure that the polluter pays principle is maintained in the toxic waste cleanup program by fighting against Republican proposals to shift cleanup costs from polluters to taxpayers.

Spur New Environmental Technologies Through Targeted Tax Cuts

Democrats are also calling for providing incentives for new environmental technologies through targeted tax cuts, including tax credits to stimulate the adoption of energy-efficient technologies in such areas as buildings, homes, industrial processes, vehicles, and power generation.

Work to Ensure Enforcement and Prevent Rollback of Environmental Protection Laws

Democrats are calling for ensuring that there will be no rollbacks of key environmental protection laws. One step would be enacting the Defense of the Environment Act, which would require separate debate and votes on any anti-environmental riders being attached to must-pass spending bills. Over the last five years, congressional Republicans have attempted to achieve numerous rollbacks of environmental laws through riders on spending bills. Following are some examples of the types of anti-environmental policy riders that Republicans have attempted to attach to spending bills: delaying for nine years our efforts to clean up air pollution in national parks; blocking the regulation of radioactive contaminants in drinking water; stalling the Superfund program; and crippling enforcement of the Endangered Species Act. Democrats will continue to work to ensure that such rollbacks of environmental laws are not enacted.

Preserve Our Lands Legacy

In addition to these efforts to promote environmental protection, Democrats are also calling for a major Lands Legacy Initiative that would provide lasting protection for national parks and other national treasures, help states and communities preserve local green spaces, and strengthen protections for our oceans and coasts.

For example, the Democratic Lands Legacy Initiative would fund increased federal acquisition and protection of critical lands, including wildlife-rich bayous in the Lower Mississippi Delta, giant sequoias in California's Sierra Nevada, Civil War battlefields, the fragile Southern California desert, and the Florida Everglades.

The Lands Legacy Initiative would also help states and local governments protect wildlife and local green spaces by including protecting threatened farmland, working

forests, wetlands, and urban parks. In addition, the initiative would provide special assistance to coastal areas, including helping coastal states address the environmental impacts of existing offshore oil and gas development.

Help Build Livable Communities

Finally, Democrats are supporting a Livability Initiative C an initiative that would strengthen the federal government=s role as a partner with the growing number of state and local efforts to build Alivable communities@ and reduce urban sprawl. The initiative would provide communities with new tools and resources to preserve green space, ease traffic congestion, and pursue regional Asmart growth@ strategies.

A key component of the Livability Initiative is a five-year, \$700 million program that would allow state and local governments to issue no-interest ABetter America Bonds@ to lenders, who would claim a tax credit for the life of the bond rather than receive interest. It is estimated that these Better America Bonds could generate \$10.8 billion over the next five years for state and local governments. The funds generated would be used to preserve green space, create or restore urban parks, protect water quality, and clean up brownfields.

Promote Technology

Advance The Growth of Technology and Help Realize The Potential of the Internet

Finally, Democrats are committed to pursuing policies that ensure that America=s technology industry remains a world leader and promote the growth of e-commerce. For example, Democrats are calling for significantly expanding investment in technology R&D. Democrats recognize that federal investment in technology R&D is critical to ensuring America=s continued leadership in the technology industry, which accounts for one third of our economic growth, creates high-tech, high-wage jobs, and improves our quality of life.

Democrats also recognize that access to computers and the Internet and the ability to use this technology are becoming increasingly important for full participation in America=s economic, political and cultural life. In the face of strong evidence of a digital divide B a gap between those who have access to information technology and those who do not B Democrats are proposing an initiative to help close the digital divide and ensure that every American benefits from the opportunities created by information technology. Furthermore, Democrats are calling for essential investments in education and worker training that will help ensure the future of technology as the driving force of the American economy.
